

Life and Annuity, Accident and Sickness Applications Checklist

NB: all provisions of law relative to the filing of policy forms also apply to all forms of riders, endorsements and applications designed to be attached to such policy forms, in accordance with the provisions of M.G.L. 175, §192.

Link: [The General Laws of Massachusetts](#)

Link: [Division of Insurance Regulatory Information](#)

General Policy Form Requirements

ID	Requirement	Compliance	Explanation, if Not Applicable
GR1	Objective standards of M.G.L. 175, §2B.	Check: _____	
GR2	Effective date at least 30 days from submission date. <i>M.G.L. 175, §§108, 132, 132B and 134</i>	Check: _____	
GR3	Form(s) headed by insuring company name. <i>M.G.L. 175, §18</i>	Check: _____	
GR4	Statement of variable or fixed death benefit. <i>211 CMR 95.12(1)</i>	Page _____, Para. _____	
GR5	Statement of increase or decrease of cash value. <i>211 CMR 95.12(2)</i>	Page _____, Para. _____	
GR6	Statement of dependence of endowment payable upon the cash surrender value. <i>211 CMR 95.12(3)</i>	Page _____, Para. _____	
GR7	Questions regarding suitability of applicant for variable life insurance. <i>211 CMR 95.12(4)</i>	Page _____, Para. _____	
GR8	Availability of illustrations. <i>211 CMR 95.12(5)</i>	Page _____, Para. _____	
GR9	Acknowledgement of equity-indexed product. <i>Bulletin 1998-17</i>	Page _____, Para. _____	
GR10	Questions regarding replacement of in-force accident and sickness insurance. <i>211 CMR 42.08(1)</i>	Page _____, Para. _____	
GR11	Disclosure that answers to questions regarding past or future lawful travel under M.G.L 175, §§108J and 112A may result in a higher rate or reduced coverage. <i>M.G.L. 176D</i>	Page _____, Para. _____	
GR12a	NAIC model language fraud warning; OR	Page _____, Para. _____	
GR12b	Fraud warning that complies with language required by a state that requires specific language, with support for that language's use in Massachusetts.	Page _____, Para. _____	
GR13	Disclosure authorization form. <i>M.G.L. 175I, §6</i>	Page _____, Para. _____	

AIDS-Related Questions (211 CMR 36.08)*If no AIDS-related questions, check here and skip section: _____*

ID	Requirement	Compliance	Explanation, if Not Applicable
AQ1	Prohibition against questions regarding counseling or sexual orientation.	Check: _____	
AQ2	Questions regarding a positive AIDS-related test result, regarding and diagnosis and treatment.	Page _____, Para. _____	
AQ3	Nature of questions asked.	Check: _____	
AQ4	Definition/Spelling-out of “Acquired Immune Deficiency Syndrome,” “AIDS-Related Complex,” and “Human Immunodeficiency Virus.”	Page _____, Para. _____	

Genetic Tests (M.G.L. 175, §120E)*If no reference to genetic testing, check here and skip section: _____*

ID	Requirement	Compliance	Explanation, if Not Applicable
GT1	Definition of “Genetic test.”	Page _____, Para. _____	
GT2	Restrictions of definition of “Genetic test.”	Check: _____	
GT3	Prohibition against genetic testing as condition of life insurance.	Check: _____	
GT4	Statement that answer to questions are not required, but failure to answer may result in a higher rate or denial of coverage.	Page _____, Para. _____	

COLI Products*If no COLI products, check here and skip section: _____*

ID	Requirement	Compliance	Explanation, if Not Applicable
CO1	Statement that the employer is beneficiary of policy.	Page _____, Para. _____	
CO2	Consent form disclosing nature of policy.	Check: _____	
CO3	Disclosure that employee has no rights of ownership.	Page _____, Para. _____	

Specified Disease Products*If no specified disease products, check here and skip section: _____*

ID	Requirement	Compliance	Explanation, if Not Applicable
SD1	Health condition and history questions. <i>211 CMR 146.11(1)</i>	Page _____, Para. _____	
SD2	Prescribed medication questions. <i>211 CMR 146.11(2)</i>	Page _____, Para. _____	
SD3	Caution” notice. <i>211 CMR 146.11(3)(a)</i>	Page _____, Para. _____	
SD4	Coverage by a Health Plan. <i>211 CMR 146.10(5)(a)</i>	Page _____, Para. _____	

Electronic Signatures Procedure Document*If not using electronic signatures, check here and skip section: _____*

ID	Requirement	Compliance	Explanation, if Not Applicable
ES1	Physical arrangement and presentation of data will be identical to form approved by the Division.	Page _____, Para. _____	
ES2	Signatures of applicant and enroller displayed on computer screen in real time.	Page _____, Para. _____	
ES3	Application record and signature bound in a single record.	Page _____, Para. _____	
ES4	“Awareness protection” includes confirmation dialogue that signer understands precisely the intentions of the signature, and visual confirmation of the actual signing.	Page _____, Para. _____	
ES5	Encryption and storage of signature and reviewed data to which it is attached must be automatic.	Page _____, Para. _____	
ES6	The software system will automatically purge electronic signatures from the file once the policy has been issued, to prevent use of the signature for any other purpose than those specific to the issuance of the policy.	Page _____, Para. _____	
ES7	A form, with form number, will be given to prospective policyholders, that explains procedure and security measures.	Page _____, Para. _____	

Notice of Information Practices

ID	Requirement	Compliance	Explanation, if Not Applicable
IP1	Collection of personal information from others. <i>M.G.L. 175I, §4(b)(1)</i>	Page _____, Para. _____	
IP2	Type of information collected, sources and investigative techniques. <i>M.G.L. 175I, §4(b)(2)</i>	Page _____, Para. _____	
IP3	Circumstances for disclosure without authorization. <i>M.G.L. 175I, §4(b)(3)</i>	Page _____, Para. _____	
IP4	Right to personal information collected. <i>M.G.L. 175I, §8</i>	Page _____, Para. _____	
IP5	Right to correction and amendment of information. <i>M.G.L. 175I, §9</i>	Page _____, Para. _____	
IP6	Right to reason for adverse underwriting decision. <i>M.G.L. 175I, §10</i>	Page _____, Para. _____	
IP7	Retention and disclosure of support organization reports. <i>M.G.L. 175I, 4(b)(5)</i>	Page _____, Para. _____	
IP8	Collection of personal information from others (abbreviated notice). <i>M.G.L. 175I, §4(c)(1)</i>	Page _____, Para. _____	

IP9	Circumstances for disclosure without authorization (abbreviated notice). <i>M.G.L. 175I, §4(c)(2)</i>	Page _____, Para. _____	
IP10	Right of access and correction (abbreviated notice). <i>M.G.L. 175I, §4(c)(3)</i>	Page _____, Para. _____	
IP11	Furnishing of the detailed notice of <i>M.G.L. 175I, §4(b)</i> . <i>M.G.L. 175I, §4(c)(4)</i>	Page _____, Para. _____	

Replacement Form

If an individual accident and sickness products subject to 211 CMR 42.08, check here and skip section: _____

Is the application for any of the following?

- _____ credit life insurance
- _____ proposed life insurance that is to replace life insurance under a binding or conditional receipt issued by the same company
- _____ internal replacements where the replacing insurer and the existing are the same, or are subsidiaries or affiliates under a common ownership or control—provided, however, that agents or brokers proposing replacement shall comply with the requirements of agents who initiate the application
- _____ insurance paid wholly or in part by the insured’s employer or by an association of which the insured is a member, or insurance in a qualified pension, profit sharing or other benefit plan
- _____ life insurance policies issued in connection with a pension, profit sharing or other benefit plan qualifying for tax deductibility of premiums

If “Yes” to any of the above, the following does not apply.

ID	Requirement	Compliance	Explanation, if Not Applicable
RF1	Statement regarding replacement of existing insurance or annuity. <i>211 CMR 34.04(1)(a)</i>	Page _____, Para. _____	
RF2	Statement of agent/broker knowledge of replacement. <i>211 CMR 34.04(1)(b)</i>	Page _____, Para. _____	
RF3	Request for list of replaced products. <i>211 CMR 34.04(2)(b)</i>	Page _____, Para. _____	
RF4	Requirement of agent to leave applicant written communications. <i>211 CMR 34.04(2)(c)</i>	Page _____, Para. _____	
RF5	Requirement of agent to submit replacement notice. <i>211 CMR 34.04(2)(d)</i>	Page _____, Para. _____	
RF6	Replacement notice. <i>211 CMR 34.04(2)(a)</i>	Check: _____	